

Information to identify the case:

Debtor 1:	Elina Krasnova	Social Security number or ITIN:	xxx-xx-8470
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Gennadiy Tranis	Social Security number or ITIN:	xxx-xx-4730
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 9/16/17
Case number:	17-28854-CMG	Date case converted to chapter:	7 7/26/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Elina Krasnova	Gennadiy Tranis
2. All other names used in the last 8 years		
3. Address	11 Scott Dr Morganville, NJ 07751-1024	11 Scott Dr Morganville, NJ 07751-1024
4. Debtor's attorney Name and address	Edward Nathan Vaisman Vaisman Law Office 33 Wood Avenue South Suite 600 Iselin, NJ 08830	Contact phone (732) 925-6090
5. Bankruptcy trustee Name and address	Barry Frost Barry W. Frost, Chapter 7 Trustee 3131 Princeton Pike Suite 110 Building 5 Lawrenceville, NJ 08648	Contact phone 609-890-1500

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 7/27/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	August 22, 2018 at 12:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Elina Krasnova
 Gennadiy Tranis
 Debtors

Case No. 17-28854-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

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 Total Noticed: 31

Date Rcvd: Jul 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2018.

db/jdb	Elina Krasnova, Gennadiy Tranis, 11 Scott Dr, Morganville, NJ 07751-1024
aty	+Edward Hanratty, Edward Hanratty, 1 West Main St., Freehold, NJ 07728-2209
517178459	+Alex Ladyzhensky and Nune Ladyzhensky, C/O Christian V. McOmber, Esq., 54 Shrewsbury Ave - McOmber & McOmber, Red Bank, NJ 07701-1113
517070596	Bank Of America, PO Box 4909, Tampa, FL 33677-4909
517280619	+Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
517070600	Esb/Harley Davidson Cr, 222 W Adams St, Chicago, IL 60606-5312
517097003	+Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
517083587	+Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

	E-mail/Text: defensecounsel@optonline.net Jul 27 2018 23:52:30 Edward Nathan Vaisman, Vaisman Law Office, 33 Wood Avenue South, Suite 600, Iselin, NJ 08830
tr	+EDI: BBWFROST.COM Jul 28 2018 03:28:00 Barry Frost, Barry W. Frost, Chapter 7 Trustee, 3131 Princeton Pike, Suite 110, Building 5, Lawrenceville, NJ 08648-2201
smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2018 23:53:40 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 27 2018 23:53:36 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517070593	EDI: AFNIRECOVERY.COM Jul 28 2018 03:28:00 Afni, Inc., PO Box 3097, Bloomington, IL 61702-3097
517070594	EDI: HNDA.COM Jul 28 2018 03:28:00 American Honda Finance, 470 Granby Rd, South Hadley, MA 01075-3218
517070595	EDI: WFFC.COM Jul 28 2018 03:28:00 American Servicing Company, PO Box 10328, Des Moines, IA 50306-0328
517086600	EDI: BMW.COM Jul 28 2018 03:28:00 BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
517070597	EDI: BMW.COM Jul 28 2018 03:28:00 Bmw Financial Services, PO Box 3608, Dublin, OH 43016-0306
517078266	+EDI: AISACG.COM Jul 28 2018 03:28:00 BMW Financial Services NA, LLC Department, Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
517070598	EDI: CAPITALONE.COM Jul 28 2018 03:28:00 Capital One Bank USA N, PO Box 85015, Richmond, VA 23285-5015
517070599	E-mail/Text: electronicbkydocs@nelnet.net Jul 27 2018 23:53:43 Dept of Education/Neln, 121 S 13th St, Lincoln, NE 68508-1904
517070601	+EDI: AMINFOFP.COM Jul 28 2018 03:28:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517274918	EDI: RESURGENT.COM Jul 28 2018 03:28:00 LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517070603	EDI: DAIMLER.COM Jul 28 2018 03:28:00 MB Financial Svs, 36455 Corporate Dr, Farmington Hills, MI 48331-3552
517070602	EDI: DAIMLER.COM Jul 28 2018 03:28:00 Mb Fin Svcs, 36455 Corporate Dr, Farmington Hills, MI 48331-3552
517168161	+EDI: JEFFERSONCAP.COM Jul 28 2018 03:28:00 Premier Bankcard LLC, Jefferson Capital Systems LLC Assignee, PO Box 7999, St Cloud MN 56302-7999
517070974	+EDI: RMSC.COM Jul 28 2018 03:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517070604	EDI: TFSR.COM Jul 28 2018 03:28:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054-4522
517596148	EDI: BL-BECKET.COM Jul 28 2018 03:28:00 Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517132478	+EDI: WFFC.COM Jul 28 2018 03:28:00 U.S. Bank National Association, C/O Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001
517482786	EDI: WFFC.COM Jul 28 2018 03:28:00 U.S. Bank National Association, as Trustee, c/o Wells Fargo Bank, N.A., as Servicer, Default Document Processing N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
517136045	EDI: WFFC.COM Jul 28 2018 03:28:00 Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 23

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 31

Date Rcvd: Jul 27, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com
Charles G. Wohlrab on behalf of Creditor U.S. Bank National Association, as Trustee for New Century Alternative Mortgage Loan Trust 2006-ALT2 cwohrlab@logs.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Edward Hanratty on behalf of Plaintiff Elina Krasnova thanratty@tomeslawfirm.com, ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;abby@tomeslawfirm.com;arely@tomeslawfirm.com
Edward Hanratty on behalf of Debtor Elina Krasnova thanratty@tomeslawfirm.com, ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;abby@tomeslawfirm.com;arely@tomeslawfirm.com
Edward Nathan Vaisman on behalf of Joint Debtor Gennadiy Tranis defensecounsel@optonline.net, G20495@notify.cincompass.com
Edward Nathan Vaisman on behalf of Debtor Elina Krasnova defensecounsel@optonline.net, G20495@notify.cincompass.com
Krystin Miranda Kane on behalf of Creditor U.S. Bank National Association, as Trustee for New Century Alternative Mortgage Loan Trust 2006-ALT2 kralex@logs.com
Lauren Silver Zabel on behalf of Defendant Wells Fargo Home Mortgage lzabel@reedsmith.com
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12